

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In re:

**LISA DOROTHY RYAN**

S.S. No.: xxx-xx-9549

Mailing Address: 4310 M SNIPE CREEK LN, Raleigh, NC 27613-

**Case No. 10-80316**

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Debtor.

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**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on February 23, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: March 16, 2010

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John Orcutt

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John Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

# **CH. 13 PLAN - DEBTS SHEET** (MIDDLE DISTRICT - DESARDI VERSION)

Date: **2/18/10**

Lastname-SS#: **Ryan-9549**

## **RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

| Retain | Creditor Name | Sch D # | Description of Collateral |
|--------|---------------|---------|---------------------------|
|        |               |         |                           |
|        |               |         |                           |
|        |               |         |                           |
|        |               |         |                           |

## **SURRENDER COLLATERAL**

| Creditor Name | Description of Collateral |
|---------------|---------------------------|
|               |                           |
|               |                           |
|               |                           |
|               |                           |
|               |                           |

## **ARREARAGE CLAIMS**

| Retain | Creditor Name | Sch D # | Arrearage Amount | (See †) |
|--------|---------------|---------|------------------|---------|
|        |               |         |                  | **      |
|        |               |         |                  | **      |
|        |               |         |                  | **      |
|        |               |         |                  | **      |
|        |               |         |                  | **      |
|        |               |         |                  | **      |
|        |               |         |                  | **      |
|        |               |         |                  | **      |
|        |               |         |                  | **      |

## **REJECTED EXECUTORY CONTRACTS/LEASES**

| Creditor Name | Description of Collateral |
|---------------|---------------------------|
|               |                           |
|               |                           |
|               |                           |
|               |                           |
|               |                           |

## **LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS**

| Retain | Creditor Name | Sch D # | Monthly Contract Amount | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|--------|---------------|---------|-------------------------|-----------|---------------------|-----------------------|---------------------------|
|        |               |         |                         | N/A       | n/a                 |                       |                           |
|        |               |         |                         | N/A       | n/a                 |                       |                           |
|        |               |         |                         | N/A       | n/a                 |                       |                           |
|        |               |         |                         | N/A       | n/a                 |                       |                           |

## **STD - SECURED DEBTS @ FMV**

| Retain | Creditor Name | Sch D # | FMV     | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|--------|---------------|---------|---------|-----------|---------------------|-----------------------|---------------------------|
|        | Suntrust      |         | \$7,695 | 4.25      | \$77                | \$282.61              | Chevrolet Cobalt          |
|        |               |         |         | 5.00      |                     |                       |                           |
|        |               |         |         | 5.00      |                     |                       |                           |
|        |               |         |         | 5.00      |                     |                       |                           |

## **STD - SECURED DEBTS @ 100%**

| Retain | Creditor Name | Sch D # | Payoff Amount | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|--------|---------------|---------|---------------|-----------|---------------------|-----------------------|---------------------------|
|        |               |         |               | 5.00      |                     |                       |                           |
|        |               |         |               | 5.00      |                     |                       |                           |
|        |               |         |               | 5.00      |                     |                       |                           |
|        |               |         |               | 5.00      |                     |                       |                           |

## **ATTORNEY FEE (Unpaid part)**

Law Offices of John T. Orcutt, P.C. **\$2,800**

## **SECURED TAXES**

IRS Tax Liens **Secured Amt**

Real Property Taxes on Retained Realty

## **UNSECURED PRIORITY DEBTS**

IRS Taxes **Amount**

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

**CO-SIGN PROTECT (Pay 100%)** Int.% **Payoff Amt**

**All Co-Sign Protect Debts (See\*)**

## **GENERAL NON-PRIORITY UNSECURED**

**Amount\*\***

**DMI= None(\$0)**

**None(\$0)**

## **PROPOSED CHAPTER 13 PLAN PAYMENT**

\$ **\$324** per month for **36** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **9.19** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LQJTO

## **Other Miscellaneous Provisions**

Plan to allow for 3 "waivers".

## **CERTIFICATE OF SERVICE**

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s WILLIAM MCDONALD  
WILLIAM MCDONALD

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

Internal Revenue Service (ED)\*\*  
Post Office Box 21126  
Philadelphia, PA 19114-0326

Dr. Daniel Gesek  
2047 Park Street  
Jacksonville, FL 32204

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Durham County Tax Collector  
Post Office Box 3397  
Durham, NC 27701

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Absolute Collection Service \*\*  
421 Fayetteville Street Mall  
Suite 600  
Raleigh, NC 27601

Goodyear  
c/o Citibank  
Post Office Box 8181  
Gray, TN 37615-8181

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

AT&T Mobility  
2612 North Roan Street  
Johnson City, TN 37601

Greensboro Radiology PA  
Post Office Box 13005  
Greensboro, NC 27415-3005

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Benjamin Gilbert, Director  
Attn: Legal Dept. of UNC Hospitals  
101 Manning Drive  
Chapel Hill, NC 27514

Internal Revenue Service (MD)\*\*  
Post Office Box 21126  
Philadelphia, PA 19114-0326

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Capital One  
Post Office Box 85830  
Richmond, VA 23285-5830

JC Penney  
Post Office Box 981131  
El Paso, TX 79998

Innovis Data Solutions  
Attn: Consumer Assistance  
P.O. Box 1534  
Columbus, OH 43216-1534

Citi Bank  
Post Office Box 183055  
Columbus, OH 43218-3055

Kohls\*\*  
Post Office Box 3043  
Milwaukee, WI 53201-3043

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Citifinancial \*\*  
109 S Grace Street  
Rocky Mount, NC 27804-5602

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Credit Bureau of Greensboro\*\*  
Post Office Box 26140  
Greensboro, NC 27402-0040

Midland Credit Management  
Post Office Box 60578  
Los Angeles, CA 90060

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

SunTrust  
Consumer Loan Payments  
Post Office Box 85160  
Richmond, VA 23285-5160

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

UNC Hospitals\*\*\*  
211 Friday Center Drive  
Suite G-21  
Chapel Hill, NC 27517

NRSLTD  
2304 Tarpley Road  
#134  
Carrollton, TX 75056

Unifund  
10625 Techwood Circle  
Cincinnati, OH 45242

Progress Energy Carolinas, Inc.  
Post Office Box 1771  
Raleigh, NC 27602

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Rex Hospital  
4420 Lake Boone Trail  
Raleigh, NC 27613

Wake County Tax Collector\*\*  
Post Office Box 550  
Raleigh, NC 27602-0550

Sallie Mae  
1002 Arthur Drive  
Lynn Haven, FL 32444

Wake Radiology  
c/o 1st Point Consumer Contact Cent  
2840 Electric Road, Ste. 202  
Roanoke, VA 24018

Security Collection Agency\*\*  
Post Office Box 910  
Edenton, NC 27932

Walmart  
C/O GE Money Bank  
Attn: Bankruptcy Dept.  
P.O. Box 103104  
Roswell, GA 30076

Springfield Apartment  
4600 University Drive  
Durham, NC 27707

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4600 University Drive  
Durham, NC 27707